CLAIMS

What is claimed is:

1   1.   A method comprising:

2   registering a first biometric data with a trusted entity;

3   sensing a second biometric data;

4   comparing the second biometric data to the first biometric data; and

5   preventing the registration of the second biometric data at the trusted entity

6 as associated with an authorized user if the second biometric data does not match

7 the first biometric data.

1   2.   The method of claim 1, further comprising:

2   storing a copy of the first biometric data on a transaction device.

1   3.   The method of claim 1, further comprising:

2   notifying in real-time one of a security entity and the authorized user of an

3 unauthorized attempt to register the second biometric data.

1   4.   The method of claim 1, further comprising:

2   accessing a financial account associated with the first biometric data if the

3 first biometric data matches the second biometric data; and

4   transferring funds in real-time to a supplier.

1   5.   The method of claim 4, further comprising:

2   withholding identifying information associated with the first biometric data

3 from the supplier.

1 6.   The method of claim 1, further comprising:

2   earmarking assets associated with the first biometric data and transferring

3 the assets of the account in real-time to pay for one of a product and a service.

1 7.   An article comprising:

2   a storage medium at a trusted entity including instructions stored thereon

3 which when executed cause a digital system to perform a method including:

4   registering a first biometric data of a user with the trusted entity;

5   sensing a second biometric data from a person;

6   comparing the second biometric data to the first biometric data; and

7   preventing the person from registering the second biometric data at

8 the trusted entity as associated with the user if the second biometric data does not

9 match the first biometric data.

1 8.   The article of claim 7, wherein the method further includes:

2   storing a copy of the first biometric data on a transaction device.

1 9.   The article of claim 7, wherein the method further includes:

2   storing a copy of the first biometric data on one of a privacy card, a digital

3 wallet, and a privacy card configured to be coupled to a digital wallet.

1 10.   The article of claim 7, wherein the method further includes:

2   notifying in real-time one of a security entity and the user of an

3 unauthorized attempt to register the second biometric data.

1 11.   The article of claim 7, wherein the method further includes:

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2   accessing a financial account of the person provided that the first biometric

3 data matches the second biometric data; and

4   transferring funds in real-time to a supplier.

1 12. The article of claim 7, wherein the method further includes:

2   withholding an identification of the person from the supplier.

1 13. The article of claim 7, wherein the method further includes:

2   performing one of earmarking assets of the user and transferring assets of

3 the account in real-time to pay for one of a product and a service.

1 14. A method of performing an electronic transaction using a transaction

2 device comprising:

3   registering a first biometric data with a trusted entity in which the first

4 biometric data is associated with a user;

5   storing a copy of the first biometric data on the transaction device;

6   providing the transaction device to the user;

7   sensing a second biometric data from a person;

8   comparing the second biometric data to the first biometric data stored on

9 the transaction device;

10   authenticating the transaction provided that the second biometric data

11 matches the first biometric data;

12   performing one of earmarking assets of the user and transferring assets of

13 the account in real-time to pay for one of a product and a service; and

14   authorizing the electronic transaction.

1   15.   The method of claim 14, further comprising:

2   notifying in real-time one of a security entity and the user of an

3   unauthorized attempt to access financial credit of the user.

1   16.   The method of claim 14, further comprising:

2   withholding an identification of the user from the supplier.

1   17.   A system for preventing a person from improperly obtaining financial

2   credit comprising:

3   a recording medium of a trusted entity configured to register a first

4   biometric data of a user;

5   a processor, coupled to the recording medium, configured to store the first

6   biometric data onto a transaction device and to prevent registration of a second

7   biometric data that fails to match the first biometric data;

8   the transaction device comprising a chip configured to store the first

9   biometric data and a sensor to sense the second biometric data from the person;

10 and

11   means for preventing the person from improperly receiving financial credit

12 if the person's second biometric data fails to match the first biometric data.

1   18.   The system of claim 17, wherein the transaction device is selected from the

2   group consisting of a privacy card, a digital wallet, and a privacy card configured

3   to be coupled to a digital wallet.

1   19.   The system of claim 17, wherein a party is electronically notified of an

2   unauthorized use of the transaction device.

1   20.   The system of claim 19, wherein the party is one of an owner of the

2   transaction device and a security authority.

1   21.   An electronic transaction device for use in a consumer purchasing system

2   comprising:

3   a transaction device identifier providing no apparent identification of a user

4   authorized to use the transaction device;

5   communication logic, disposed on a processor of the transaction device,

6   configured to communicate the transaction device identifier to the system to

7   perform a transaction, the system comprising a secure mechanism for correlating

8   the device identifier and the user; and

9   security logic, disposed on a processor of the transaction device, configured

10   to compare a registered first biometric data of an authorized user to a second

11   biometric data read from a person attempting to use the transaction device.

1   22.   The electronic transaction device of claim 21, wherein the transaction device

2   is selected from the group consisting of a privacy card, a digital wallet, and a

3   privacy card configured to be coupled to a digital wallet.

1   23.   The electronic transaction device of claim 21, wherein the security logic that

2   confirms an identification of an authorized user is selected from the group

3   consisting of a PIN code and a fingerprint.

1   24.   The electronic transaction device of claim 21, wherein the communication

2   logic is selected from the group consisting of a smart card chip interface,

3   contactless connection, magnetic stripe and wireless connection.